

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Lashundia Denise Reed, Debtor

**Case No. 25-01065-JAW
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201 on or before July 14, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on July 21, 2025 at 10:00 AM in the Thad Cochran U.S. Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, MS 39201, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: April 30, 2025

*/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Lashundia Denise Reed
	Full Name (First, Middle, Last)
Debtor 2	
(Spouse, if filing)	Full Name (First, Middle, Last)
United States Bankruptcy Court for the	SOUTHERN DISTRICT OF MISSISSIPPI
Case number:	
(If known)	

Check if this is an amended plan, and list below the sections of the plan that have been changed.

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$516.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**USDA FSIS
258 Marquette Ave
Minneapolis MN 55401-0000**

Debtor Lashundia Denise Reed Case number _____

Joint Debtor shall pay _____ (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply

- Debtor(s) will retain any exempt income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply.

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- Insert additional claims as needed.*

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

- None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
Family Choice Financia	Household Goods
World Finance	Household Goods

Name of Creditor	Collateral
Family Choice Financia	Household Goods
World Finance	Household Goods

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

Debtor Lashundia Denise Reed Case number _____

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

No look fee: 4,000.00

Total attorney fee charged: \$4,000.00

Attorney fee previously paid: \$272.00

Attorney fee to be paid in plan per confirmation order: \$3,728.00

Hourly fee: \$_____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> | None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced. |
| <input checked="" type="checkbox"/> | Internal Revenue Service <u>\$12,382.01</u> |
| <input type="checkbox"/> | Mississippi Dept. of Revenue <u>\$0.00</u> |
| <input type="checkbox"/> | Other <u>\$0.00</u> |

4.5 Domestic support obligations.

- None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- The sum of \$ 100.00 % of the total amount of these claims, an estimated payment of \$ 44,261.24
- The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.

- None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

- None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

- Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Debtor Lashundia Denise Reed Case number _____

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage
<u>Westlake Portfolio</u>	<u>2017 Chevy Malibu lease</u>	<u>\$529.00</u>	<u>\$0.00</u>	<u>if any exists, to be paid direct by debtor</u>

Disbursed by:
 Trustee
 Debtor(s)

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Absent an objection, any Proof of Claim filed by the IRS and/or MS Dept. of Revenue shall be paid pursuant to the claim.
Debtor to pay direct pursuant to contract in place with student loan provider.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Lashundia Denise Reed

Lashundia Denise Reed

Signature of Debtor 1

X

Signature of Debtor 2

Executed on April 24, 2025

Executed on _____

305 Mead St

Address

Forest MS 39074-0000

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. 103469

Signature of Attorney for Debtor(s)

P.O. Box 13767

Jackson, MS 39236

Address, City, State, and Zip Code

601-500-5533

Telephone Number

trollins@therollinsfirm.com

Email Address

Date April 24, 2025

103469 MS

MS Bar Number

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following party to be served electronically via ECF:

Case Trustee
Office of the US Trustee

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: April 30, 2025

/*s/ Thomas C. Rollins, Jr.*
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 LASHUNDIA DENISE REED

8 CASE NO: 25-01065
9 **DECLARATION OF MAILING**
10 **CERTIFICATE OF SERVICE**
11 Chapter: 13

12 On 4/30/2025, I did cause a copy of the following documents, described below,

13 Notice and Plan

14
15
16
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18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

24 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
25 served electronically with the documents described herein per the ECF/PACER system.

26 DATED: 4/30/2025

27 /s/ Thomas C. Rollins, Jr.
28 Thomas C. Rollins, Jr.

The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

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3 **UNITED STATES BANKRUPTCY COURT**
4 **SOUTHERN DISTRICT OF MISSISSIPPI**

5 IN RE:
6 LASHUNDIA DENISE REED

7 CASE NO: 25-01065

8 **CERTIFICATE OF SERVICE**
9 **DECLARATION OF MAILING**

10 Chapter: 13

11 On 4/30/2025, a copy of the following documents, described below,

12 Notice and Plan

13
14
15
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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.

21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.

23 DATED: 4/30/2025

24 
25

26 Miles Wood
27 BK Attorney Services, LLC
28 d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 25-01065
 SOUTHERN DISTRICT OF MISSISSIPPI
 WED APR 30 8-46-58 PST 2025

EXCLUDE

~~US BANKRUPTCY COURT~~
~~THAD COCHRAN US COURTHOUSE~~
~~501 E COURT STREET~~
~~SUITE 2300~~
~~JACKSON MS 39201 5036~~

ADVANCE AMERICA
 1303 HWY 35 SOUTH
 STE 1
 FOREST MS 39074-5028

BMG MONEY
 ATTN BANKRUPTCY
 444 BRICKELL AVE
 SUITE 250
 MIAMI FL 33131-2404

BUFFALO LAKE
 PO BOX 254
 FORT THOMPSON SD 57339-0254

CKS PRIME INVESTMENTS
 1800 ROUTE 34
 STE 305
 LITTLE SILVER NJ 07739

CHIME
 ATTN BANKRUPTCY
 PO BOX 417
 SAN FRANCISCO CA 94104-0417

COMENITY BANK
 ATTN BANKRUPTCY
 PO BOX 182125
 COLUMBUS OH 43218-2125

CREDIT COLLECTION
 ATTN BANKRUPTCY
 725 CANTON ST
 NORWOOD MA 02062-2679

CREDIT ONE BANK
 PO BOX 98873
 LAS VEGAS NV 89193-8873

DEBT RECOVERY SOLUTION
 ATTN BANKRUPTCY
 6800 JERICHO TURNPIKE
 STE 113E
 SYOSSET NY 11791-4401

(P) FAMILY CHOICE FINANCIAL
 3208 SERVICE DRIVE
 SUITE E
 PEARL MS 39208-3539

INTERNAL REVENUE SERVI
 CENTRALIZED INSOLVENCY
 PO BOX 7346
 PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVI
 CO US ATTORNEY
 501 EAST COURT ST
 STE 4430
 JACKSON MS 39201-5025

KANSAS COUNSELORS
 ATTN BANKRUPTCY
 PO BOX 14765
 SHAWNEE MISSION KS 66285-4765

(P) KASHABLE LLC
 PO BOX 4287
 NEW YORK NY 10163-4287

LVNV FUNDING LLC
 RESURGENT CAPITAL SERVICES
 PO BOX 10587
 GREENVILLE SC 29603-0587

LVNV FUNDING
 ATTN BANKRUPTCY
 PO BOX 10497
 GREENVILLE SC 29603-0497

MIDNIGHT VELVET
 ATTN BANKRUPTCY
 1112 7TH AVENUE
 MONROE WI 53566-1364

(P) NATIONAL CREDIT SYSTEMS
 ATTN BANKRUPTCY
 PO BOX 672288
 MARIETTA GA 30006-0039

NAVIENT
 ATTN BANKRUPTCY
 PO BOX 9635
 WILKES BARRE PA 18773-9635

ONE BLINC LOANS
 ATTN BANKRUPTCY
 225 E DANIA BCH BLVD
 DANIA BEACH FL 33004-3046

ONEMAIN FINANCIAL
 ATTN BANKRUPTCY
 PO BOX 142
 EVANSVILLE IN 47701-0142

(P) POSSIBLE FINANCIAL INC
 PO BOX 98686
 LAS VEGAS NV 89193-8686

REFLEX CREDIT CARD
 126 GRAND ST
 4TH FLOOR
 NEW YORK NY 10013

RIVER OAKS HOSPITAL LLC DBA MERIT
 HEALTH RI
 CO DAVID L MENDELSON
 MENDELSON LAW FIRM
 PO BOX 17235
 MEMPHIS TN 38187-0235

SAFRA NBNY
 21500 BISCAYNE BLVD
 AVENTURA FL 33180-1260

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

SMITH ROUCHON
1456 ELLIS AVE
JACKSON MS 39204-2204

STATEWIDE FCU
ATTN BANKRUPTCY
PO BOX 320483
FLOWOOD MS 39232-0483

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

UNITED CREDIT
234A N WOODLAND DR
FOREST MS 39074-3308

EXCLUDE
~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE 6 430~~
~~JACKSON MS 39201 5022~~

(P) VELOCITY PORTFOLIO GROUP INC
1800 RT 34 NORTH
BLDG 3 SUITE 305
WALL NJ 07719-9146

VERIZON WIRELESS
ATTN BANKRUPTCY
500 TECHNOLOGY DR
STE 599
WELDON SPRINGS MO 63304-2225

WESTLAKE PORTFOLIO
ATTN BANKRUPTCY
PO BOX 76809
LOS ANGELES CA 90076-0809

WORLD FINANCE
ATTN BANKRUPTCY
PO BOX 6429
GREENVILLE SC 29606-6429

DEBTOR
LASHUNDIA DENISE REED
305 MEAD ST
FOREST MS 39074-3719

EXCLUDE
~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236 3767~~

EXCLUDE
~~TORRI PARKER MARTIN~~
~~TORRI PARKER MARTIN CHAPTER 13~~
~~BANKRUPT~~
~~200 NORTH CONGRESS STREET STE 400~~
~~JACKSON MS 39201 1902~~